

Health Care for New Military Service Members and Their Families

Like many people, you undoubtedly consider medical benefits to be an important part of choosing a job or career. As a member of the Uniformed Services, you will receive quality medical care from professionals in one of the world's largest health care systems. In contemplating military service, take a moment to look at the military benefits offered. The following are some answers to questions frequently asked by future Service members.



What is TRICARE?

TRICARE is the military's comprehensive health care program for active duty personnel, eligible family members, retirees and family members under age 65 and survivors of all Uniformed Services.

The TRICARE program is managed by the military in partnership with civilian hospitals and clinics. It is designed to expand access to care, assure high quality care and promote medical readiness. All military hospitals and clinics are part of the TRICARE program.

What sort of medical care and treatment will I receive?

Thousands of highly qualified health care professionals are dedicated to helping you maintain the good health that is vital to the readiness of our forces. One way to accomplish this is by providing you periodic, comprehensive medical examinations. Medical treatment is available seven days a week, 365 days a year for emergencies and by appointment for routine care.

Region 1

Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, Delaware, Maryland, New Jersey, New York, Pennsylvania, the District of Columbia, northern Virginia, and the northeast corner of West Virginia
1-888-999-5195

Region 2

North Carolina and most of Virginia
1-800-931-9501

Region 3

South Carolina, Georgia, and Florida excluding panhandle
1-800-444-5445

Region 4

Florida panhandle, Alabama, Mississippi, Tennessee, and eastern third of Louisiana
1-800-444-5445

Region 5

Michigan, Wisconsin, Illinois, Indiana, Ohio, Kentucky, and West Virginia excluding the northeast corner
1-800-941-4501

Region 6

Oklahoma, Arkansas, western two thirds of Louisiana, Texas, excluding southwest corner
1-800-406-2832

TRICARE

Central (Region 7/8)

New Mexico, Arizona excluding Yuma, Nevada and southwest corner of Texas, including El Paso, Colorado, Utah, Wyoming, Montana, Idaho excluding northern Idaho, North Dakota, South Dakota, Nebraska, Kansas, Minnesota, Iowa and Missouri
1-888-TRIWEST
(874-9378)

Region 9

Southern California and Yuma, Arizona
1-800-242-6788

Region 10

Northern California
1-800-242-6788

Region 11

Washington, Oregon, and northern Idaho
1-800-404-0110

Region 12 (Pacific)

Hawaii and Alaska
1-800-242-6788

Pacific and WESTPAC
1-888-777-8343

TRICARE Latin America

Panama, Central America, South America
1-888-777-8343

TRICARE Europe

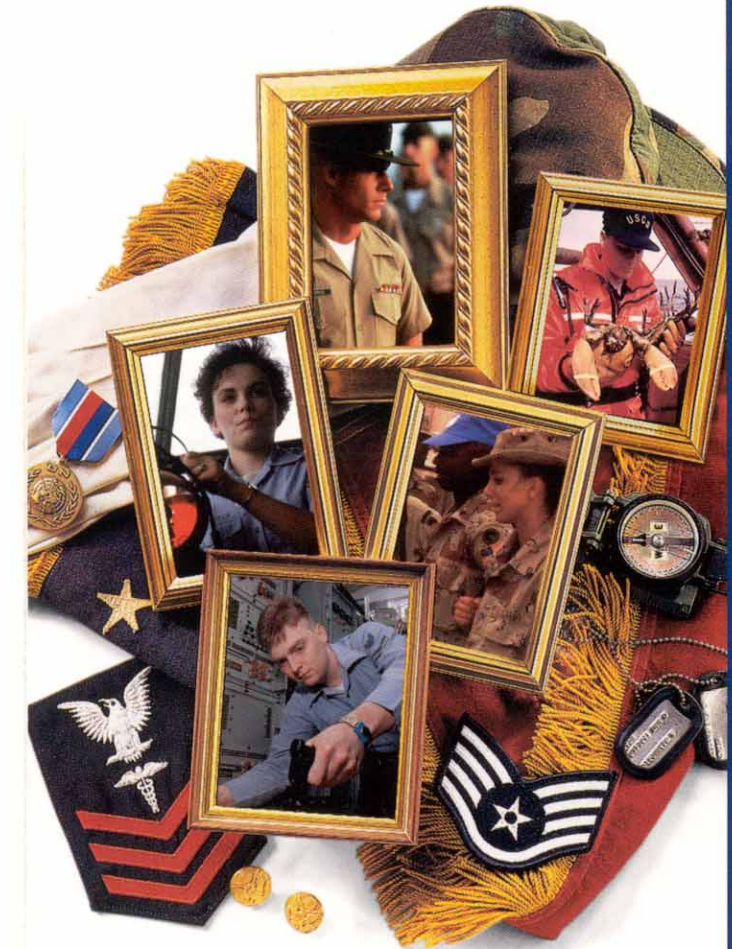
Europe, Africa, Middle East, Azores and Iceland
1-888-777-8343



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DEPARTMENT OF DEFENSE

Health Care for New Military Service Members *and their families*



If I am married, do my family members receive medical care?

Family members can receive comprehensive care in military hospitals and clinics if they choose. Most do. Like their active duty sponsors, this care is free of charge for outpatient care and medication obtained at the military pharmacy. There is a nominal fee for inpatient care. For family members, should they wish to seek civilian medical care, or if their needs cannot be met at the military facility, the government will share the cost of health care through one of the three options in the TRICARE system.

TRICARE Prime: The Department of Defense managed care option. Eligible family members elect to enroll and are assigned a Primary Care Manager who will ensure that they receive all the health care they need. This is similar to a civilian HMO.

TRICARE Extra: A Preferred Provider Network option, while enrollment is not required you must agree to use doctors identified in the network. Network providers will cost share with the government and you receive an additional five percent discount for the cost of care (government pays 85% of allowable fee after annual deductible is met).

TRICARE Standard: A traditional Fee-For-Service option. The members can utilize a doctor of their choice and the government will cost share (government pays 80% of allowable fee after annual deductible is met).

What happens if I get sick or injured?

If you become sick or injured while on active duty, you will receive complete medical treatment to help you recover. All of the Services have specialists and health care professionals trained in most medical specialties such as radiology, orthopedics, optometry, internal medicine, obstetrics-gynecology and many others.

Will I receive treatment in military or civilian facilities?

Worldwide, the Department of Defense operates hundreds of military hospitals and clinics for its active duty members and their families. This care, including prescriptions filled at military pharmacies, is provided at no charge unless you're hospitalized overnight. In the case of hospitalization, there is usually a fee of about \$11 a day.

If you are assigned where there are no military treatment facilities available, you will probably see a local civilian health care professional. Since active duty members receive medical care at no charge, the government will pay if you are authorized for civilian care and/or for emergency treatment. Active duty family members, retired military and their families, will pay part of the costs, depending on which TRICARE option they choose.

How does my family get medical care if we're away from our home and military installation?

If you have a medical emergency, you should immediately seek care at the nearest hospital, military or civilian. For non-emergency care, you may need to call your Primary Care Manager for authorization before seeking care. This depends on which TRICARE plan your family selects.

What is DEERS?

DEERS (Defense Enrollment Eligibility Reporting System) is the computerized data bank that lists all active duty and retired service members. Although their own listing is automatic, active duty and retiree sponsors must enroll eligible family members. This is important, since DEERS is always checked to ensure that only eligible patients are using the military medical treatment facilities and programs.

I am interested in joining the National Guard or Reserves. What are my medical benefits? What about for my family?

All National Guardsmen and Reservists, while serving on active duty, are eligible for TRICARE and receive the same medical care in military treatment facilities as their active duty counterparts. While not on active duty, Reserve component personnel are eligible for only emergency care during drill periods.

Family members of the Reserve components are eligible for participation in TRICARE when their sponsors are serving on active duty for periods of 30 consecutive days or longer. To obtain medical care during those periods, the family members must be enrolled in DEERS.



Are military retirees eligible for medical care?

If you join the military and decide to make it a career, you will receive certain medical benefits as a retiree.

While there will likely be changes in the programs that will be available to you between now and your retirement, after retirement, you and your family will be eligible for comprehensive health care at a moderate cost.

For more information on TRICARE and the military health care benefit, check our web site at: <http://www.tricare.osd.mil> or call the regional numbers listed on the back.

Do my family members have to pay for TRICARE?

They do not have to pay for outpatient treatment received at a military medical facility. Should your family members require or choose civilian doctors for their care, or their needs cannot be met at the military facility, the government will share the cost of health care. The ultimate cost to you and your family will depend on your family's choice of options under the TRICARE program. More information is available from a TRICARE Service Center or your nearest military hospital.

What about dental care?

Active duty service members receive free dental care in military dental clinics. Family members may be voluntarily enrolled in the TRICARE Family Member Dental Plan by the service member. This plan provides annual checkups and shares the cost of many dental services. Participation in this dental plan is voluntary and the active duty member must pay a monthly premium.